

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

DEAN O. PARAS
MELISSA A. PARAS
Debtor(s)

Case No. 12-20036TPA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/05/2012.
- 2) The plan was confirmed on 03/13/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 10/16/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/17/2017.
- 5) The case was completed on 02/14/2017.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$38,618.29.
- 10) Amount of unsecured claims discharged without payment: \$59,188.80.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$122,145.69
Less amount refunded to debtor	\$704.31

NET RECEIPTS:	\$121,441.38
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,381.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,302.36
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:	\$6,683.36
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Attorney fees paid and disclosed by debtor:	\$719.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANTAGE CREDIT COUNSELING :	Unsecured	0.00	NA	NA	0.00	0.00
ALLEGHENY VALLEY BANK*	Secured	6,522.86	6,363.90	6,162.24	6,162.24	808.26
AMERICAN INFOSOURCE LP AGENT	Unsecured	411.00	118.50	118.50	22.01	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	1,946.00	1,483.25	1,483.25	275.45	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	NA	180.36	180.36	33.49	0.00
ASSET ACCEPTANCE CORP	Unsecured	NA	791.23	791.23	146.94	0.00
BERKHEIMER TAX ADMINISTRATOR	Priority	463.94	NA	NA	0.00	0.00
BERKHEIMER TAX ADMINISTRATOR	Priority	522.00	NA	NA	0.00	0.00
BERKHEIMER TAX ADMINISTRATOR	Priority	1,093.36	NA	NA	0.00	0.00
BOROUGH OF BRENTWOOD - SEWA	Secured	295.39	NA	NA	0.00	0.00
BRENTWOOD BOROUGH**	Secured	NA	625.89	635.15	635.15	0.00
CAPITAL ONE NA**	Unsecured	1,441.04	1,334.19	1,334.19	247.77	0.00
CITIBANK NA(*)	Unsecured	4,814.58	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	120.00	NA	NA	0.00	0.00
COMCAST*++	Unsecured	168.01	NA	NA	0.00	0.00
CREDIT COLLECTIONS USA	Unsecured	23.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	943.70	949.46	949.46	176.32	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	1,207.97	1,295.74	1,295.74	240.63	0.00
ECAST SETTLEMENT CORP**	Secured	0.00	199.99	199.99	199.99	0.00
ECAST SETTLEMENT CORP**	Unsecured	1,282.59	1,092.44	1,092.44	202.88	0.00
EQUITABLE GAS CO (*)	Unsecured	1,203.78	1,441.68	1,441.68	267.73	0.00
GREEN TREE CONSUMER DISC CO	Secured	16,812.69	17,044.93	0.00	8,624.07	0.00
GREEN TREE CONSUMER DISC CO	Secured	0.00	273.78	273.78	273.78	0.00
GREEN TREE SERVICING LLC	Secured	0.00	1,973.92	1,973.92	1,973.92	0.00
GREEN TREE SERVICING LLC	Secured	88,224.77	89,269.05	0.00	60,726.52	0.00
HSBC++	Unsecured	11,000.00	NA	NA	0.00	0.00
INSOLVE RECOVERY LLC BY AMERI	Unsecured	2,603.14	2,603.14	2,603.14	483.43	0.00
JPMORGAN CHASE BANK NA	Secured	6,476.00	6,060.70	6,060.70	6,060.70	1,033.24
KAY JEWELERS	Secured	149.26	179.61	179.61	179.61	0.00
LANDMARK ASSET RECEIVABLES M	Unsecured	12,414.00	12,414.64	12,414.64	2,305.52	0.00
LHR INC	Unsecured	685.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MAIN STREET ACQUISITION CORP	Unsecured	1,361.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,786.48	1,786.48	1,786.48	331.77	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	592.00	978.31	978.31	181.68	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	571.00	571.10	571.10	106.06	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	256.00	256.27	256.27	47.59	0.00
MIDLAND FUNDING LLC BY AMERIC	Unsecured	376.69	427.41	427.41	0.00	0.00
OAK HARBOR CAPITAL IV LLC	Unsecured	4,738.00	4,654.37	4,654.37	864.36	0.00
PALISADES ACQUISITION IX LLC	Unsecured	NA	694.71	694.71	129.01	0.00
PATENAUME AND FELIX APC	Unsecured	0.00	NA	NA	0.00	0.00
PNC BANK NA	Secured	12,925.00	12,874.43	12,874.43	12,874.43	3,165.49
PRA RECEIVABLES MANAGEMENT I	Unsecured	705.22	755.46	755.46	140.30	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	712.17	866.39	866.39	160.90	0.00
PREMIER BANKCARD/CHARTER	Unsecured	437.00	437.19	437.19	81.19	0.00
QUANTUM3 GROUP LLC - AGNT FOR	Unsecured	857.33	860.79	860.79	159.86	0.00
RECEIVABLES PERFORMANCE MAN	Unsecured	1,249.00	NA	NA	0.00	0.00
SANTANDER CONSUMER SCCSR RO.	Secured	9,330.41	4,000.00	4,000.00	4,000.00	445.82
SANTANDER CONSUMER SCCSR RO.	Unsecured	0.00	5,330.41	5,330.41	989.91	0.00
SEARS/CITI CARD USA*++	Unsecured	4,667.83	NA	NA	0.00	0.00
SUNOCO++	Unsecured	1,275.66	NA	NA	0.00	0.00
VERIZON/SCCR GTE/AFNI**++	Unsecured	96.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$19,036.67	\$88,387.26	\$3,973.75
Mortgage Arrearage	\$2,247.70	\$2,247.70	\$0.00
Debt Secured by Vehicle	\$10,060.70	\$10,060.70	\$1,479.06
All Other Secured	\$1,014.75	\$1,014.75	\$0.00
TOTAL SECURED:	\$32,359.82	\$101,710.41	\$5,452.81
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$41,323.52	\$7,594.80	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,683.36</u>
Disbursements to Creditors	<u>\$114,758.02</u>

TOTAL DISBURSEMENTS : **\$121,441.38**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/20/2017

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.